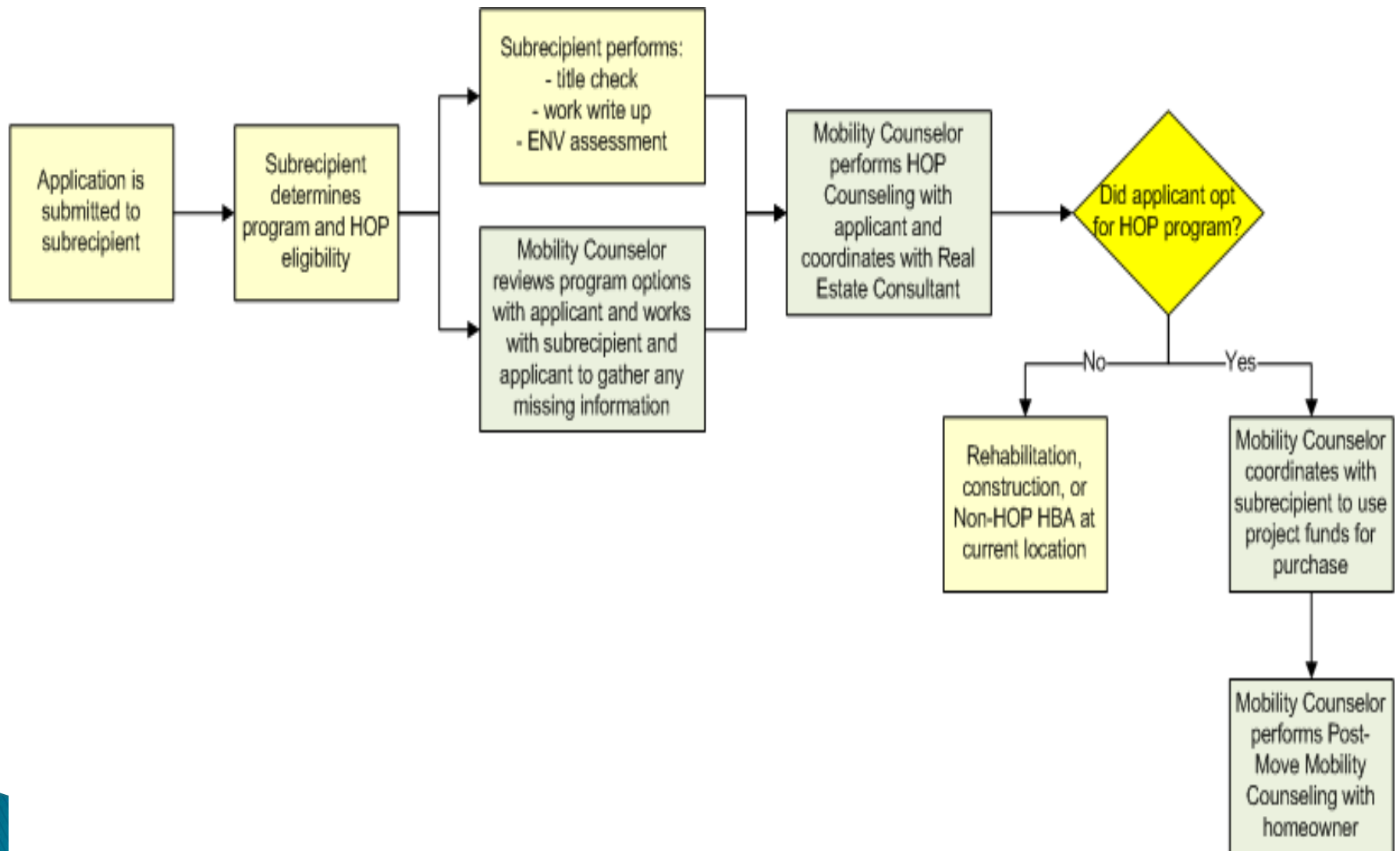




Homeowner Opportunity Program

Katy Sellers
DR Liaison Manager
Disaster Recovery Program


HOP – Process



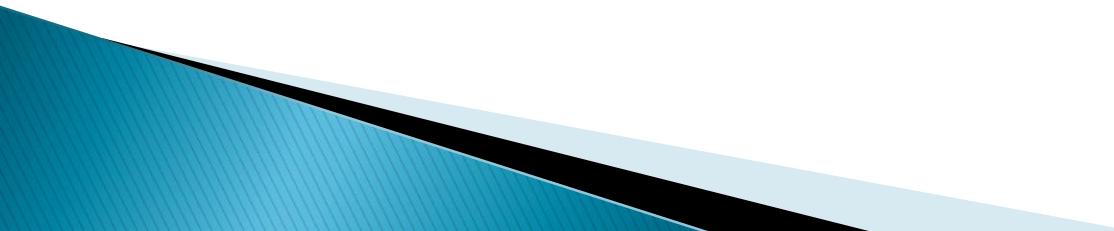
Eligibility

- ▶ Defined by Conciliation Agreement as a totally damaged home, where the homeowner meets one of three criteria
 - FEMA “High-Risk Area” (100 year flood plain)
 - Minority concentrated area
 - Poverty concentrated area

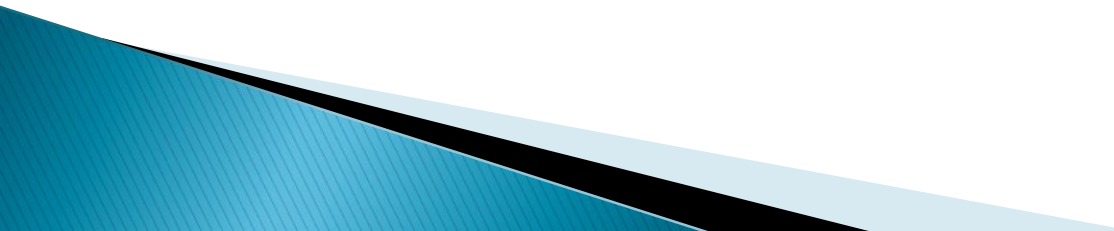
Mobility Counselors

- ▶ State contracted to coordinate with Subrecipients on HOP-eligible applicants
 - ▶ Create consistency throughout the DR program
 - ▶ Counsels potential applicants on all program options
 - ▶ Coordinates with real estate professional
- 

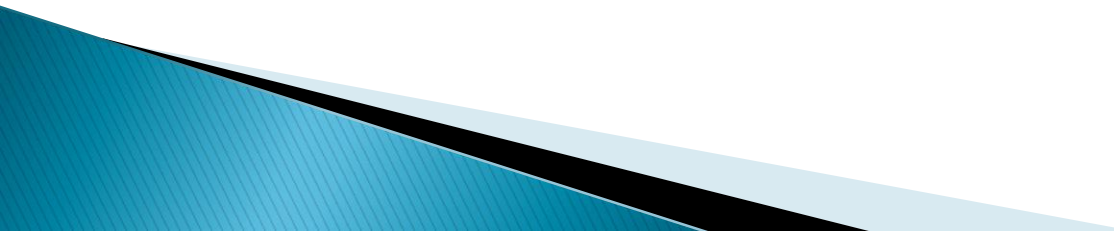
Applicant Counseling

- ▶ Program Options (rehab in place or relocate)
 - ▶ Financial Education on relocation (taxes, utilities)
 - ▶ Explain non-construction items (education, healthcare, employment changes)
- 

Counselor/Subrecipient coordination

- ▶ Counselors must be embedded in your process
 - ▶ Counselors should review files so they understand Subrecipient's eligibility
 - ▶ Coordinate on project funds for buyout/acquisition of new properties (Must not create DOB)
- 

Closeout

- ▶ Counselor should help identify moving resources
 - ▶ Perform a final consultation post-move
 - ▶ Coordinate with Subrecipient to close the file
 - ▶ Subrecipient must take care of acquired property
- 



Thank You Q & A

Katy Sellers

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